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Monticello

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Herald Journal

Flood victims still trickling in for relief

FEMA continuing assistance locally, dispatching mobile centers in region.

Kevin Howell

Reporter

Federal Emergency Management Agency personnel are continuing their efforts to assist victims of storms and floods that hit a nine-county area over the past two months.

Fixed Disaster Recovery Centers, DRCs, are still set up in Carroll, White, Jasper and other surrounding counties, and Mobile DRCs have been traveling from week to week in other declared disaster areas.

This week mobile centers are located through Wednesday in Tippecanoe and Pulaski counties.

To date, according to the latest numbers, FEMA public information officer Sam Ventura said 1,250 people have registered with the agency.

"We've had 1,250 registrants, and about \$3.6 million has been approved (for recovery)," Ventura said this week.

The federal disaster declaration was made Jan. 31 and the flow of people contacting FEMA has been steady, but Ventura feels there are some still out there that haven't registered, but could use available assistance.

"It's been more than two weeks and people keep calling," Ventura noted.

At least 327 have registered from White County and 183 from Carroll County putting those two counties at the top for registrations. Elkhart, Jasper and Pulaski counties follow with 160, 122, and 104 respectively.

Besides official registrations, hundreds have also stopped in at recovery centers requesting information.

More than 200 people have stopped by centers in Carroll and White County where they can find information on FEMA grants, Small Business Administration low interest loans, and other financial assistance.

"The DRCs are great because people can go in and ask anything they want, and (FEMA personnel) will walk them through and point out any information that's missing - it's more comfortable for a lot of people to talk face to face," Ventura said.

FEMA mitigation teams are also out and about to advise homeowners on rebuilding structures.

"Information provided includes cleanup and repair techniques for flooded homes, how to prevent mold growth, ways to flood-proof your home and how to buy flood insurance," said FEMA mitigation specialist Michael Klitzke.

Mitigation specialists are set up in the Monticello Wal-Mart through Wednesday, and will be at Ace Hardware on North Main from Thursday through Saturday this week.

They will also be in Carroll County on Monday and Tuesday next week at Wallman's Grocery on East Franklin Street.

"Everyone is invited and we urge all to attend, including homeowners, building contractors and architects," Klitzke said.

Klitzke also noted that building or rebuilding using the best technical guidance and tested techniques will help fortify homes and make them more resistant to future storms and flooding.

About 100 FEMA workers are based out of the field office in Lafayette and will continue to be in the area as long as people continue to register or visit one of the recovery centers Ventura said.

"Some are manning the DRCs and a lot of community relations people are on the streets meeting with officials, leaving flyers around and some are going door to door," said Ventura.

With a March 31 deadline still more than a month off, there is plenty of time for those who haven't registered for disaster relief to do so.

"I'd venture to say we'll still have calls coming in then because people are not living normal lives right now," said Ventura explaining there are likely people who just haven't registered yet but plan to do so.

He stressed there is no minimum limit on recovery dollars.

"Even if they've already cleaned up and feel they don't need it, they should save their receipts for clean up materials, or brooms, mops, etc.," Ventura said, encouraging people to register and be reimbursed for those expenses.

To register with FEMA call (800) 621-3362, or TTY (800) 462-7585. To register on the Internet go to, www.fema.gov.

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Herald Journal

Disaster loans a vital step for flooded residents

Doug Howard

Reporter

The U.S. Small Business Administration is urging those homeowners, renters and businesses who received disaster loan applications due to recent flood damage to complete and return them.

Those that haven't applied are urged to do so soon by calling 1-800-621-FEMA. During the registration process, most homeowners and renters are referred to the SBA and sent disaster loan application packages.

"SBA Disaster Loans are the primary form of Federal assistance to repair/replace damaged private property not fully covered by insurance or other compensation," said Matt Young, a communications specialist with the SBA now working among a nine-county area declared a major disaster by President George W. Bush late last month.

"We certainly want to encourage them to come into the Disaster Recovery Center in Monticello while SBA staff are still there to get any assistance they might need with their SBA loan applications," he said. "They can turn them in there also."

The SBA staff can offer one-on-one assistance in helping anyone get their application completed and the applications can be turned in to SBA staff at the DRC.

Young said that Small Business Administration (SBA) Disaster Loans are open to homeowners, renters and businesses of any size. The majority - about 80 percent - of SBA disaster loans approved after natural disasters go to homeowners and renters.

"Any assistance anyone would need in completing the loan application can be obtained from the SBA staff at the Disaster Recovery Center in Monticello, located at the White County EMA office, 315 North Illinois Street," said Young. "They are open Monday through Sunday, 8:00 am to 7:00 pm., until further notice."

Mobile Disaster Recovery Centers traveling the state opened on Sunday in Tippecanoe County at the Indiana State Police Post on Ind. 43, and in Pulaski County at the Church of the Heartland in Winamac.

Officials there will be available to help local residents apply for federal disaster aid and recovery loans.

"The sooner we get the applications the sooner we can start the process in getting assistance toward recovery," said Young.

The filing deadline for applications for physical damage to homes, personal property and businesses is March 31, 2008. The deadline for economic injury applications is Oct. 30, 2008.

While Federal Emergency Management Agency (FEMA) grants to individuals have a cap of \$28,800, SBA Disaster Loans are aimed at making recovery affordable by offering low interest rates and long repayment terms.

Homeowners and renters are eligible for up to \$40,000 through the SBA to repair or replace damaged or destroyed personal property, such as furniture, clothing, or vehicles.

Disaster loans up to \$200,000 are available to homeowners to repair or replaced damaged or destroyed real estate. Loan applications that have been approved also could be eligible for additional funds to cover the cost of improvements - such as retaining walls, seawalls or submersible pumps - that could protect property against damage in the future.

Physical damage loans may be increased by as much as 20 percent to protect property against future disaster of the same type.

"These are low-interest loans with terms that can go up to 30 years," said Young. "The low rate for homeowners and renters is 2.93 percent and the low rate for businesses is 4 percent."

If credit is available elsewhere, the higher rate is 5.875 percent for home loans, 8 percent for business loans 5.25 percent for non-profit organizations.

He said anyone who is applying for aide through FEMA should also register for loan programs offered through the SBA, even if they believe they might not be able to afford a loan.

"If SBA is unable to approve a home loan, SBA will refer the applicant back to FEMA for any possible assistance they might be able to provide," said Young.

The SBA also encourages applicants to not wait on settlement with their insurance company, as the SBA can start the process without any insurance settlement information.

For Small Businesses only, the SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic Injury Disaster Loans assistance is available regardless of whether the business suffered any physical property damage.

Businesses of any size and private not-profit organizations can borrow up to \$1.5 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. The maximum interest rate is 4 percent.

So far, more than \$3.3 million in federal funds is going to flood victims.

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Herald Journal

Relief group continues development

Local long-term recovery effort looks to help flood victims find solid ground.

Scott Allen
Reporter

REYNOLDS - Case managers, a fiscal agent and an official committee name were the largest priorities addressed during a meeting of the local long-term recovery group Wednesday afternoon.

The group, temporarily dubbed the "Northwest Central Long-Term Recovery" (NWCLTR) committee, is a conglomeration of local churches, community agencies and representatives from national disaster support organizations. Their goal is to provide the type of sustaining assistance to help people get their lives back that is required after disasters such as the recent floods.

The NWCLTR met Wednesday, and the main topics of discussion were the actions that needed to be taken before the group starts helping victims of flooding.

At the top of the meeting, Harry Kellogg of the Federal Emergency Management Agency (FEMA) stressed how important it was for flood victims to apply for a Small Business Administration (SBA) loan. The loans, termed at 2.9 percent interest for up to 30 years, can help pick up where FEMA aid leaves off or is unavailable.

"The SBA will also take landscaping into account, things like that," said Kellogg.

Applying for the loan can help other requests for aid go through, as well.

"It's very important to remember: you must, you have to turn in an SBA application," said Kevin Cox of the Hope Crisis Response Network. "If you're denied an SBA loan, take that to FEMA."

Remington United Methodist Church Rev. Mary Van Wijk, who co-chairs the case management subcommittee of the NWCLTR, asked the group for names of potential case managers, who will serve on a volunteer, part-time or full-time basis to work with victims to determine their need for assistance. Cox indicated that on top of names gathered from a case manager/informational meeting last week, he had names of others who would be willing to work as case managers.

"The churches are putting up money to fund case management," said NWCLTR chair Jim Ward. The money will be used to pay supervisorial and part time case management positions, and will be paid from a non-profit fiscal agent that will handle the funds.

"Mostly, I'm looking for case managers," said Van Wijk. She hoped to begin training for the positions at the end of February or first part of March.

Anyone interested in volunteering or working on a steady basis as a case manager can contact Van Wijk by calling 219-261-2273 or emailing remingtonumc@sugardog.com, Alex Hershey at ahershey@montiumc.com or White County United Way Director Ellen Bartlett at 574-583-6544 or wcunitedway@embarqmail.com.

Ward next addressed the issue of acquiring a permanent name for the committee. He had previously received a few suggestions, but asked that the group return to the next meeting with more ideas.

Cox agreed, "We need to come up with a name. The media has been asking, the denominations have been asking." NWCLTR vice-chair Randy Sparks of the Remington United Methodist Church presented the results of a meeting of

the financial subcommittee. While she was unable to make the meeting, Michelle White of Lafayette's Charter One Bank had been selected as chair of the subcommittee.

According to Sparks, Charter One was willing to set up free checking accounts to help flood victims manage any incoming financial assistance.

Sparks stated that with more information coming, the more the group would be able to determine how much funding would be needed, and how much of that should be budgeted for administrative fees.

Moreover, the need for a trusted fiscal agent was determined to be increasingly important.

"Every day that goes by, the flood immediacy lessens," Sparks said. "One of the things that's holding us up is that we don't have a fiscal agent.

"If you know of anyone who is willing to come on as a fiscal agent immediately, please let us know."

Sparks went on to say that they estimated about \$2 million would be required to provide apt assistance to the seven-county area represented by the NWCLTR. Of that sum, about \$250,000 would go toward administrative fees for things like salaries for a director, construction supervisor and case managers; other costs included office space and supplies, computers, etc. Cox indicated that the budget, while necessary, did not have to be final.

"Budgets are just budgets," he said, "and nothing gets approved without coming before this group."

Once the group determines a fiscal agent such as the United Way or similar 501(c)(3) non-profit that can accept the position, the fund-raising efforts to provide assistance will begin.

Other issues addressed during the meeting regarded the construction process and pending bylaws (to be approved at the next meeting).

Purdue Extension's Steve Cain stated that people who could benefit from personal financial management advice after having received monetary assistance should call 888-EXT-INFO (888-398-4636), and they will be directed to a local agent that can provide help.

While the local long-term recovery is in the formation process, flood victims are still encouraged to gain assistance by calling Indiana 211 (2-1-1 on any phone), FEMA at 800-621-3362 (TTY at 800-462-7585) and the SBA at 800-659-2955.

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